

Tier 1 Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	36.1	23.8	29.2	16.2	48.7
Second Quintile	23.4	16.9	16.2	14.3	17.1
Third Quintile	16.5	14.5	13.9	13.0	14.5
Fourth Quintile	14.0	12.7	12.7	11.7	12.8
Fifth Quintile	10.5	10.4	10.9		10.3
Total	20.4	15.8	16.9	14.0	14.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Risk Based Capital Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	37.3	25.0	30.4	17.6	49.9
Second Quintile	24.6	18.2	17.4	15.7	18.4
Third Quintile	17.8	15.7	15.2	14.4	15.7
Fourth Quintile	15.3	14.0	14.2	13.2	14.1
Fifth Quintile	11.7	11.7	12.4		11.6
Total	21.6	17.0	18.3	15.4	16.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Equity Capital / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	28.2	17.5	19.7	13.7	23.7
Second Quintile	17.5	12.8	12.9	11.6	13.3
Third Quintile	12.3	11.2	11.3	10.4	11.4
Fourth Quintile	10.5	10.1	10.1	9.1	10.1
Fifth Quintile	8.6	7.9	8.0		7.8
Total	15.8	13.0	13.1	13.2	13.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Tangible Equity Capital / Tangible Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	28.2	16.9	19.4	12.0	22.5
Second Quintile	17.5	12.4	12.0	10.2	12.6
Third Quintile	12.3	11.0	10.9	9.3	11.0
Fourth Quintile	10.4	9.9	9.8	8.4	9.8
Fifth Quintile	8.6	7.8	7.8		7.7
Total	15.7	12.0	12.6	10.2	10.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Commercial Real Estate Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	515.0	695.8	576.7	537.2	673.6
Second Quintile	358.2	484.6	430.8	403.1	467.6
Third Quintile	285.1	407.5	326.9	330.1	374.0
Fourth Quintile	225.0	325.0	271.6	215.9	290.8
Fifth Quintile	109.3	181.8	122.4		141.6
Total	270.4	390.3	290.8	285.1	298.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Construction and Land Development Loans / Tier 1 Capital by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	77.6	107.1	79.1	51.7	106.9
Second Quintile	51.6	52.4	44.1	29.6	50.4
Third Quintile	35.3	33.2	28.3	22.0	32.3
Fourth Quintile	17.3	19.5	9.9	15.4	17.7
Fifth Quintile	0.0	5.2	0.7		3.0
Total	41.4	40.1	31.3	33.9	34.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Insider Loans / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	6.5	6.2	2.3	0.4	6.0
Second Quintile	3.4	3.1	0.9	0.1	2.3
Third Quintile	1.4	1.3	0.2	0.0	0.7
Fourth Quintile	0.2	0.2	0.0	0.0	0.1
Fifth Quintile	0.0	0.0	0.0		0.0
Total	2.7	1.8	0.8	0.1	0.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Crystal Ratio by Quintile*
[(Past Due Loans + Other Real Estate Owned)/(Capital + ALLL)]
State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	57.8	78.8	62.6	36.2	77.2
Second Quintile	24.7	36.9	36.4	29.7	35.7
Third Quintile	9.0	25.3	23.2	23.6	24.2
Fourth Quintile	2.8	15.0	13.1	13.4	13.4
Fifth Quintile	0.0	3.8	4.1		2.2
Total	17.9	28.8	25.7	22.2	23.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noncurrent Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	6.3	9.5	8.5	5.2	9.2
Second Quintile	2.1	5.0	5.0	3.9	4.8
Third Quintile	0.6	2.9	3.1	3.3	2.9
Fourth Quintile	0.1	1.6	1.8	2.0	1.4
Fifth Quintile	0.0	0.3	0.4		0.2
Total	2.1	3.8	3.9	3.3	3.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Total Past Due Loans & Leases / Total Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	6.5	11.3	9.8	6.3	10.8
Second Quintile	3.5	6.2	5.9	5.1	5.9
Third Quintile	1.8	3.8	3.9	4.4	3.8
Fourth Quintile	0.7	2.3	2.7	2.3	2.2
Fifth Quintile	0.0	0.5	0.7		0.4
Total	2.9	4.8	4.8	4.2	4.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

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Reserves for Loans / Noncurrent Loans & Leases by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	∞	∞	1772.5	111.2	∞
Second Quintile	∞	146.7	112.3	86.0	174.4
Third Quintile	564.8	85.0	73.5	64.8	87.6
Fourth Quintile	133.6	52.5	59.0	46.6	57.4
Fifth Quintile	49.5	29.4	33.3		31.6
Total	128.5	64.2	77.2	68.8	70.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loan Loss Reserve / Total Loans by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	4.4	4.2	4.7	3.3	5.2
Second Quintile	3.0	2.7	3.2	2.9	2.9
Third Quintile	2.2	2.3	2.6	2.4	2.4
Fourth Quintile	2.0	1.9	2.1	1.6	2.0
Fifth Quintile	1.5	1.5	1.4		1.4
Total	2.7	2.5	3.0	2.2	2.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	0.7	1.2	1.0	1.1	1.4
Second Quintile	0.2	0.6	0.6	0.8	0.6
Third Quintile	-0.6	0.3	0.3	0.4	0.3
Fourth Quintile	-1.7	-0.2	-0.2	-0.4	-0.4
Fifth Quintile	-3.1	-2.5	-3.1		-3.0
Total	-0.9	0.1	-0.2	0.5	0.3

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Return on Equity by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	4.0	10.5	9.2	9.6	10.9
Second Quintile	1.0	4.9	4.8	7.0	4.9
Third Quintile	-4.2	2.3	2.8	3.2	2.3
Fourth Quintile	-10.1	-1.8	-1.9	-4.3	-2.9
Fifth Quintile	-33.5	-30.1	-22.6		-85.1
Total	-5.6	0.8	-1.8	3.6	2.4

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Net Interest Margin by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	5.2	4.8	4.7	4.3	5.3
Second Quintile	4.4	4.2	4.1	4.0	4.2
Third Quintile	4.0	3.8	3.7	3.7	3.8
Fourth Quintile	3.7	3.4	3.2	2.9	3.4
Fifth Quintile	3.0	2.5	2.4		2.4
Total	4.3	3.7	3.8	3.4	3.5

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Efficiency Ratio by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	130.8	109.7	156.2	60.7	134.1
Second Quintile	109.9	87.2	80.6	58.0	88.2
Third Quintile	95.4	77.7	69.0	50.8	76.2
Fourth Quintile	85.0	70.2	61.6	45.3	64.7
Fifth Quintile	64.8	54.9	44.2		48.8
Total	96.0	76.6	76.3	56.0	62.2

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Deposit by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	110.7	103.2	99.2	98.4	106.3
Second Quintile	94.7	94.1	87.4	92.2	93.8
Third Quintile	89.8	86.7	78.9	84.8	86.3
Fourth Quintile	84.6	77.3	66.2	72.4	77.0
Fifth Quintile	77.3	56.7	48.5		53.2
Total	93.1	84.9	77.2	89.6	87.1

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Loans & Leases / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	81.0	83.2	78.8	78.4	82.9
Second Quintile	79.0	77.7	71.3	72.7	77.0
Third Quintile	75.0	72.5	64.1	64.2	71.3
Fourth Quintile	69.4	65.8	56.0	57.1	63.6
Fifth Quintile	57.8	48.7	37.9		44.2
Total	73.0	69.5	62.8	68.7	67.9

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Brokered Deposits / Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	12.0	15.8	11.7	6.9	16.1
Second Quintile	3.6	4.7	2.9	2.2	4.5
Third Quintile	0.0	0.9	0.7	0.1	0.7
Fourth Quintile	0.0	0.0	0.0	0.0	0.0
Fifth Quintile	0.0	0.0	0.0		0.0
Total	5.6	4.7	3.4	2.4	2.8

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Noninterest Bearing Deposits / Total Deposits by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	26.7	32.7	14.7	13.1	31.4
Second Quintile	19.9	22.4	9.3	9.0	18.9
Third Quintile	17.3	14.3	6.9	6.1	11.7
Fourth Quintile	13.8	8.9	5.6	4.0	7.4
Fifth Quintile	7.5	3.8	2.1		3.1
Total	19.4	15.7	9.1	7.9	9.0

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

Pre-tax, Pre-provision Return on Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	1.4	2.4	2.4	2.7	2.8
Second Quintile	0.7	1.4	1.8	2.3	1.6
Third Quintile	0.2	1.0	1.3	1.9	1.1
Fourth Quintile	-0.4	0.6	0.8	1.4	0.6
Fifth Quintile	-1.3	-0.3	-1.4		-0.9
Total	0.3	1.3	1.0	1.8	1.6

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.

FHLB Advances / Assets by Quintile*

State Chartered Commercial and Industrial Banks

As of December 31, 2010

Asset Size	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More**	Total
Number of Banks	28	113	41	19	201
First Quintile	8.9	11.0	8.4	8.3	11.0
Second Quintile	2.2	4.4	4.9	5.7	5.1
Third Quintile	0.0	0.5	3.1	3.1	1.3
Fourth Quintile	0.0	0.0	0.8	0.1	0.0
Fifth Quintile	0.0	0.0	0.0		2.8
Total	3.4	3.4	3.6	5.1	4.7

* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

** Due to the small population in this category, it was divided into four equal sized groups.